

EXHIBIT C

October 6, 2010

CERTIFIED RETURN RECEIPT # 70100290000021094498

& REGULAR MAIL

Mr. Peter K. Strez
16 Middlemay Circle
Forest Hills, NY 11375

Re: Eastern Savings Bank, fsb with Peter K. Strez and Catherine A. Strez
Property: 16 Middlemay Circle, Forest Hills, NY 11375
ESB Loan No.: 321913957

Dear Mr. Strez:

**YOU COULD LOSE YOUR HOME. PLEASE READ THE FOLLOWING
NOTICE CAREFULLY.**

As of October 6, 2010, your home loan is 159 days in default (the "Default"). Under New York State Law, we are required to send you this notice to inform you that you are at risk of losing your home. You can cure this Default by making the payment of \$32,643.94¹ (the "Arrears") by January 4, 2011.

If you are experiencing financial difficulty, you should know that there are several options available to you that may help you keep your home. Attached to this notice is a list of government approved housing counseling agencies in your area which provide free or very low-cost counseling. You should consider contacting one of these agencies immediately. These agencies specialize in helping homeowners who are facing financial difficulty. Housing counselors can help you assess your financial condition and work with us to explore the possibility of modifying your loan, establishing an easier payment plan for you, or even working out a period of loan forbearance. If you wish, you may also contact us directly at 1-800-787-7372 and ask to discuss possible options.

¹ The Arrears includes the payments due on May 1, 2010, June 1, 2010 and July 1, 2010 in the amount of \$4,390.73 and August 1, 2010 and September 1, 2010 and October 1, 2010 payments each in the amount of \$4,360.15 plus \$5,281.30 in late charges and \$1,110.00 in prior legal fees. **If the Arrears are not received by November 1, 2010, in addition to paying the Arrears, the Borrower shall also be required to make the November, 2010, December, 2010 and January, 2011 monthly payments each in the amount of \$4,360.15 on the first of each respective month.** For each payment not received by the 15th of the month for which it was due, a late charge in the amount of \$218.01 will also be due and owing.

Eastern Savings Bank is a debt collector. This communication is an attempt to collect a debt. Any information obtained may be used for that purpose.



Member FDIC

While we cannot assure that a mutually agreeable resolution is possible, we encourage you to take immediate steps to try to achieve a resolution. The longer you wait, the fewer options you may have.

If this matter is not resolved within 90 days from the date this notice was mailed, we may commence legal action against you (or sooner if you cease to live in the dwelling as your primary residence.)

If you need further information, please call the New York State Banking Departments toll-free helpline at 1-877-BANK-NYS (1-877-226-5697) or visit the Department's website at <http://www.banking.state.ny.us>.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Queens

Housing Agency	Street Address	City, State, Zip	Phone	Additional Information
Asian Americans for Equality	133-04 39th Avenue OR 111 Division Street	Flushing, NY 11354 OR New York, NY 10002	718-961-0888 OR 212-964-2288	
Asociacion Tepeyac	251 W. 14th Street	New York, NY 10011	212-633-7108	Spanish speaking counselors on staff
Center for New York City Neighborhoods CNYCN	74 Trinity Place, Suite 1302	New York, NY 10006	646-786-0888	Provides intake and direct referrals for more than 50 free, nonprofit housing counselors and legal service agencies throughout NYC
CHANGER	402 Chestnut Street	Brooklyn, NY 11208	718-304-7753	Appointment required
CHHAYA	37-43 77th Street 2nd Floor	Jackson Heights, NY 11372	718-478-3848	Southeast Asian speaking counselors on staff
Cypress Hills Local Development Corp.	3214 Fulton St	Brooklyn NY 11208	718-647-8100	Serving Brooklyn and parts of western Queens.
Greenpath	80-02 Kew Gardens Road, Suite 710	Kew gardens, NY 11415	888-776-6738	Make appointments by phone first
LIFE, Inc.	112 Spruce Street	Cedarhurst, NY 11516	516-374-4564	Serving Nassau and eastern

				Queens
Margert Community Corp.	325 Beach 37th Street	Far Rockaway, NY 11691-1510	718-471-3724	
Money Management International	88-32 Sutphin Blvd.	Jamaica, NY 11435	866-346-2227	
Neighborhood Housing Services of Jamaica	89-70 162nd Street	Jamaica, NY 11432	718-291-7400	NIS
Neighborhood Housing Services of New York City - Homeownership Center 1	306 West 37th Street, 12th Floor	New York, NY 10018	718-230-7610	NIS
Neighborhood Housing Services of Northern Queens	60-20 Woodside Avenue	Woodside, NY 11377	718-457-1017	NIS
New York ACORN Housing	2-4 Nevins Street, 2nd Floor	Brooklyn, NY 11217	1-866-67-ACORN	
New York City Commission on Human Rights	153-01 Jamaica Avenue	Jamaica, NY	718-886-6162	
Office of the New York City Comptroller	1 Centre Street, Room 835	New York, NY 10007	212-669-4915	
The Parodneck Foundation	121 6th Avenue, Rm. 501	New York, NY 10021	212-431-9700 ext: 316	
Ridgewood Bushwick Senior Citizens Council, Inc.	217 Wycoff Avenue	Brooklyn, NY 11237	718-366-3800 ext: 212, 113	Serves Brooklyn and western Queens
Rockaway Development &	1920 Mott Avenue, Rm# 2	Far Rockaway, NY 11691	718-327-5300	Serves Queens and western

Revitalization Corp.				Nassau
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7010 0290 0000 2109 4498

U.S. Postal Service	
CERTIFIED MAIL RECEIPT	
(Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com	
OFFICIAL USE	
Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage	
Sent To	Peter K. Strez
Street, Apt. N or PO Box No.	16 Middlemay Circle
City, State, Zi	Forest Hills, NY 11375
	10/6/10
PS Form 3800, January 2006 Edition. See back for instructions.	

Postmark Here

- ☒ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- ☒ Print your name and address on the reverse so that we can return the card to you.
- ☒ Attach this card to the back of the mailpiece or on the front if space permits.

1. Article Addressed to:

Peter K. Strez
16 Middlemay Circle
Forest Hills, NY 11375
10/6/10

A. Signature

X

[Handwritten Signature]

☐ Agent

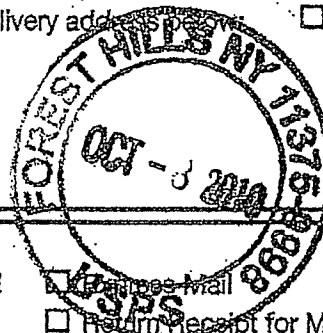
☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes

If YES, enter delivery address ☐ No



3. Service Type

☐ Certified Mail

☐ Registered Mail

☐ Registered

☐ Return Receipt for Merchandise

☐ Insured Mail

☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

2. Article Number

(Transfer from service label)

7010 0290 0000 2109 4498

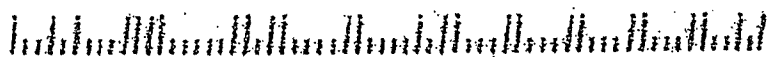
UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

REMIT TO:
EASTERN SAVINGS BANK, FSB
P. O. BOX 1277
COCKEYSVILLE, MD 21031
ATTENTION: COLLECTIONS - 281





Corporate Headquarters
Executive Plaza 2
11350 McCormick Road, Suite 200
Hunt Valley, Maryland 21031
410-785-2200 • 1-800-787-BANK
www.easternsavingsbank.com

October 6, 2010

CERTIFIED RETURN RECEIPT # 70100290000021094504

& REGULAR MAIL

Mrs. Catherine A. Strez
16 Middlemay Circle
Forest Hills, NY 11375

Re: Eastern Savings Bank, fsb with Peter K. Strez and Catherine A. Strez
Property: 16 Middlemay Circle, Forest Hills, NY 11375
ESB Loan No.: 321913957

Dear Mrs. Strez:

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NOTICE CAREFULLY.**

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Revitalization Corp.				Nassau
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7010 0290 0000 2109 4504

U.S. Postal Service	
CERTIFIED MAIL RECEIPT	
<i>(Domestic Mail Only; No Insurance Coverage Provided)</i>	
For delivery information visit our website at www.usps.com	
OFFICIAL USE	
Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage	
Sent To	Catherine A. Strez
Street, Apt. No., or PO Box No.	16 Middlemay Circle
City, State, ZIP+	Forest Hills, NY 11375
	10/6/10
PS Form 3800, August 2005	
See Reverse for Instructions	

Postmark Here

SENDER: COMPLETE THIS SECTION

- ☒ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- ☒ Print your name and address on the reverse so that we can return the card to you.
- ☒ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

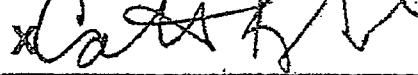
Catherine A. Strez
16 Middlemay Circle
Forest Hills, NY 11375
10/6/10

2. Article Number

(Transfer from service label)

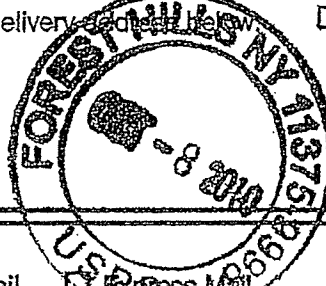
COMPLETE THIS SECTION ON DELIVERY

A. Signature


☐ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ YesIf YES, enter delivery address below ☐ No

3. Service Type

☐ Certified Mail☒ Express Mail☐ Registered☐ Return Receipt for Merchandise☐ Insured Mail☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

7010 0290 0000 2109 4504

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1549

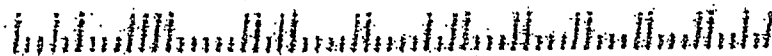
UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

PERMIT TO:
EASTERN SAVINGS BANK, FSB
P. O. BOX 1277
COCKEYSVILLE, MD 21031
ATTENTION: COLLECTIONS - 281





Jerold C. Feuerstein, Esq.
p: 212-661-2900
f: 212-661-9397
jfeuerstein@kandfllp.com

December 8, 2010

CERTIFIED & REGULAR MAIL
RETURN RECEIPT REQUESTED

Mr. Peter K. Strez
16 Middlemay Circle
Forest Hills, NY 11375

Re: Eastern Savings Bank, fsb with Peter K. Strez and Catherine A. Strez
Property: 16 Middlemay Circle
Forest Hills, NY 11375
ESB Loan No.: 321913957

Dear Mr. Strez:

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION
OBTAINED WILL BE USED FOR THAT PURPOSE.**

**In accordance with RPAPL 1304(2)(4), a 30 day notice is being issued as the 90 day
notice provided by RPAPL 1304(1) was sent to you on October 6, 2010.**

This firm is counsel to Eastern Savings Bank, fsb ("Eastern"). We have been instructed to contact you regarding your default in connection with the Note ("Note") and the Mortgage ("Security Instrument") in the amount of \$400,000.00 duly executed by you on June 13, 2008 and given to Eastern. Our client advises us that you have failed to deliver your scheduled payments for the months of May, 2010 through December, 2010 and currently there is an outstanding balance, including late charges, insufficient fund fees and prior legal fees in the amount of \$42,000.26 owed by you to Eastern. The interest on this debt continues to accrue on a daily basis.

By reason of the foregoing, if this firm fails to receive payment from you in the amount of \$42,000.26, plus reimbursement of Eastern's attorney's fees and costs in the amount of \$300.00 within thirty (30) days from the receipt of this letter, which is January 12, 2011 the entire unpaid balance under this Security Instrument and Note may be accelerated and become due and owing in full to Eastern. If payment is not received by the 1st day of January, 2011 the January payment will be due as well. Additionally, if payment is not received by December 15, 2010, a late charge, if applicable, will be due to Eastern Savings Bank, fsb. Moreover, failure to deliver timely payment may result in the commencement of foreclosure proceedings in the Supreme Court, Queens County.

Mr. Strez
December 8, 2010
Page 2

If you meet certain conditions, you shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of (a) five days before sale of the Property under any power of sale granted by this Security Instrument; (b) another period as Applicable Law might specify for the termination of Borrower's right to have enforcement of the loan stopped; or (c) a judgment has been entered enforcing this Security Instrument. You have this right if you meet the following conditions (1) pay Eastern all sums which then would be due under this Security Instrument and the Note as if Immediate Payment in Full had never been required; (2) cures any default of any other covenants or agreements; (3) pay all expenses incurred in enforcing this Security Instrument, including but not limited to, reasonable attorney's fees, property inspection and valuation fees and other fees. You have the right to have the foreclosure discontinued if payment in full is received prior to the sale of the property. You also have the right to argue in the foreclosure lawsuit and sale that you did keep your promises and agreements under the Note and under this Security Instrument and will be able to present any other defenses that you may have. The ultimate outcome of a foreclosure proceeding may result in your loss of the above-referenced property and collection by Eastern of all remaining amounts due under the Note that the foreclosure of the property fails to satisfy after a judicial sale.

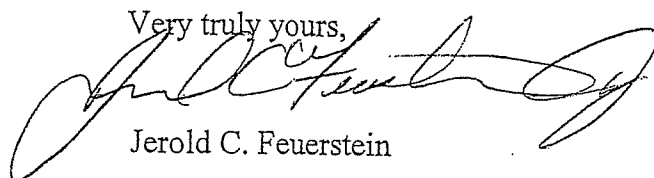
All payments shall be made in certified funds and shall be delivered to Kriss & Feuerstein LLP and not to Eastern. Any additional payments becoming due and owing within the thirty (30) days from the receipt of this letter, which is January 12, 2011 will be accepted by Eastern and should be remitted with the amounts demanded herein; however, the loan may be accelerated unless the entire sum due and owing is paid as set forth herein.

UNLESS YOU NOTIFY US IN WRITING WITHIN THIRTY (30) DAYS FROM THE RECEIPT OF THIS LETTER, WHICH IS JANUARY 12, 2011 THAT THE DEBT, OR ANY PART OF IT, IS DISPUTED, WE WILL ASSUME THAT THE DEBT IS VALID. IF YOU DO NOTIFY US OF A DISPUTE, WE WILL OBTAIN VERIFICATION OF THE DEBT AND MAIL IT TO YOU. ALSO UPON YOUR WRITTEN REQUEST, WITHIN THIRTY (30) DAYS FROM THE RECEIPT OF THIS LETTER, WHICH IS JANUARY 12, 2011 WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF DIFFERENT FROM THE CURRENT CREDITOR.

If you wish to discuss this letter, please contact the undersigned.

Please be guided accordingly.

Very truly yours,



Jerold C. Feuerstein

JCF/ym

cc: Ms. Terry Brown, ESB (Via Facsimile)

Mr. Strez
December 8, 2010
Page 4

Under the Housing and Urban Development Act of 1968, certain eligible,delinquent homeowners may qualify for homeownership counseling. You should contact an approved housing counseling agency by calling 1-800-569-4287(TDD 1-800-877-8339). A counselor will review your financial situation and may be able to suggest how you can arrange to pay the overdue payment(s)and make timely mortgage payments in the future. The counselor may also discuss other available options.

Queens

Housing Agency	Street Address	City, State Zip	Phone	Additional Information
Asian Americans for Equality	133-04 39th Avenue OR 111 Division Street	Flushing, NY 11354 OR New York, NY 10002	718-961-0888 OR 212-964-2288	
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December 8, 2010

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By reason of the foregoing, if this firm fails to receive payment from you in the amount of \$42,000.26, plus reimbursement of Eastern's attorney's fees and costs in the amount of \$300.00 within thirty (30) days from the receipt of this letter, which is January 12, 2011 the entire unpaid balance under this Security Instrument and Note may be accelerated and become due and owing in full to Eastern. If payment is not received by the 1st day of January, 2011 the January payment will be due as well. Additionally, if payment is not received by December 15, 2010, a late charge, if applicable, will be due to Eastern Savings Bank, fsb. Moreover, failure to deliver timely payment may result in the commencement of foreclosure proceedings in the Supreme Court, Queens County.

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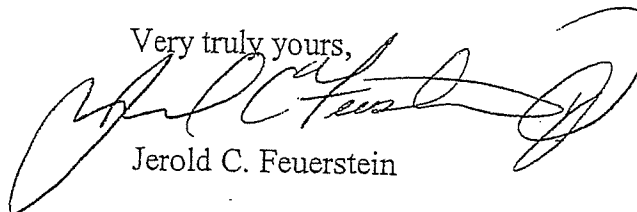
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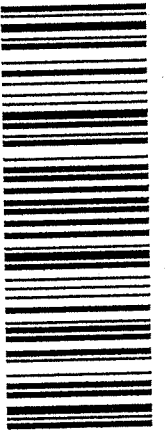
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CHHAYA	37-43 77th Street 2nd Floor	Jackson Heights, NY 11372	718-478-3848	Southeast Asian speaking counselors on staff
Cypress Hills Local Development Corp.	3214 Fulton St	Brooklyn NY 11208	718-647-8100	Serving Brooklyn and parts of western Queens.
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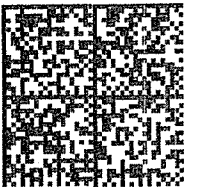
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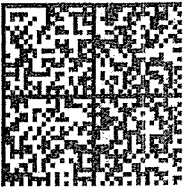
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